

**MARYLAND MORTGAGE PROGRAM LIMITS
2022 INCOME LIMITS, 2022 MAXIMUM ACQUISITION COSTS &
2022 CDA MAXIMUM MORTGAGE LIMITS**

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Allegany County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Anne Arundel County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Baltimore City	1 or 2		\$141,000		\$592,084	\$583,050
	3 or more		\$164,500			
Baltimore County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Calvert County	1 or 2	\$170,760		\$806,598		\$647,200
	3 or more	\$199,220				
Caroline County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Carroll County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
Cecil County	1 or 2	\$117,500		\$396,527		\$477,250
	3 or more	\$135,125				
Charles County	1 or 2	\$170,760		\$806,598		\$647,200
	3 or more	\$199,220				
Dorchester County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Frederick County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Garrett County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			

***NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.

COUNTIES & CITY	INCOME LIMITS			MAXIMUM ACQUISITION COSTS		CDA Maximum Mortgage Limits ***
	Household Size	Non-Targeted	Targeted	Non-Targeted	Targeted	
Harford County	1 or 2	\$117,500	\$141,000	\$484,432	\$592,084	\$583,050
	3 or more	\$135,125	\$164,500			
Howard County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
Kent County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Montgomery County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Prince George's County	1 or 2	\$170,760	\$170,760	\$806,598	\$985,842	\$647,200
	3 or more	\$199,220	\$199,220			
Queen Anne's County	1 or 2	\$117,500		\$484,432		\$583,050
	3 or more	\$135,125				
St. Mary's County	1 or 2	\$117,500		\$349,526		\$420,680
	3 or more	\$135,125				
Somerset County	1 or 2		\$141,000		\$427,198	\$420,680
	3 or more		\$164,500			
Talbot County	1 or 2	\$117,500		\$358,389		\$431,250
	3 or more	\$135,125				
Washington County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$420,680
	3 or more	\$135,125	\$164,500			
Wicomico County	1 or 2	\$117,500	\$141,000	\$349,526	\$427,198	\$420,680
	3 or more	\$135,125	\$164,500			
Worcester County	1 or 2	\$117,500		\$349,526		\$420,680
	3 or more	\$135,125				

***NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.

MAXIMUM LOAN AMOUNT: \$647,200 with the following exceptions:

- **For FHA loans, Base Loan Amount plus the FHA Up Front Mortgage Insurance Premium (UFMIP) may not exceed \$647,200**
- **For VA, RHS and Conventional loans, base loan amount plus VA funding fee, RHS guarantee fee or conventional single premium mortgage insurance may not exceed \$647,200**
- **Income limits for an RHS-guaranteed loan are the LESSER of the Maryland Mortgage Program Income Limits referenced above or the RHS Guaranteed Program Income Limits**

*****NOTE...Mortgage Limits for CDA Loans are based on the lesser of the Maximum Acquisition Cost or the CDA Maximum Mortgage Amount.**